

United States and our ISAF partners are perceived by the civilian population as another invader.

I have my own concerns with the President's strategy in Afghanistan, which I will discuss at a later time. But today, as General Petraeus prepares to assume command of U.S. forces in Afghanistan, it is fortunate, I believe, that he knows from Iraq that winning the support and respect of the local population means much more than the cliché it has become. Progress in Afghanistan depends on it.

RECOGNIZING THE FRATERNAL ORDER OF EAGLES

Mr. HARKIN. Mr. President, one of the great joys of my job as Senator is working with non-profit organizations dedicated to improving the lives of all Americans. I would like to take a moment to salute one such organization, the Fraternal Order of Eagles.

The Fraternal Order of Eagles is an international nonprofit organization with over 1 million members worldwide. Established in 1898, the Fraternal Order of Eagles has truly made the lives of people across the world better by raising millions of dollars to combat cancer and heart disease, help children living with disabilities, and support the elderly.

Two years ago, over 700 delegates representing the Fraternal Order of Eagles voted by unanimous consent to commit \$25 million to the University of Iowa to create the world's premier diabetes research center. Already a world leader in medical and diabetes research, the University of Iowa has the unique ability to fully maximize every dollar being donated. But that isn't the only reason the Fraternal Order of Eagles selected the University of Iowa to receive these funds; both the Eagles and the University of Iowa have had a tradition of helping those in their communities and beyond for over a century.

One of the missions of the Fraternal Order of Eagles is to lessen the ills of mankind, and I can't think of a more appropriate way to do that than to join in the fight against diabetes. In the United States, over 23 million children and adults already suffer from the diabetes, with an additional 1.6 million adults being diagnosed every year. It is said that an ounce of prevention is worth a pound of cure, and perhaps nowhere is that more applicable than in the case of diabetes. Unlike other chronic diseases which do not appear until later in life, diabetes does not spare the young. Almost 200,000 Americans below the age of 20 suffer from diabetes. It was recently predicted that one in three children born in 2000 will eventually suffer from diabetes if current rates continue. The health care cost associated with caring for these patients is enormous, amounting to over \$170 billion in 2007. But the costs to patients and their loved ones who suffer from diabetes are even greater.

Patients with diabetes are subject to an increased risk of blindness, kidney failure, high blood pressure, need for amputations, nerve damage, and premature death. The potential benefits of a cure for diabetes are truly outstanding, and that is why donations such as the one made by the Fraternal Order of Eagles are so important to improving the lives of all Americans.

Martin Luther King Jr. once said, "Life's most persistent and urgent question is: What are you doing for others?" I think it is quite clear that the Fraternal Order of Eagles is doing a great deal. For this donation and for their other good works, I commend the Fraternal Order of Eagles.

HIRA

Mr. BURRIS. Mr. President, a few months ago, my colleagues and I passed a landmark health insurance reform bill.

President Obama signed it into law, and together we ushered in a new era of transparency, accountability, and cost savings for the American people.

Now, these reforms will go a long way towards fixing our broken health care system.

They will restore responsibility to the insurance market, and impose commonsense regulations, to ensure that every American can get a fair deal.

Some of these provisions have already gone into effect. Others will take time to implement correctly.

But as we move swiftly to translate this legislation into reality, we need to be mindful of those who would take advantage of this period of transition.

Already, there are reports that some health insurance companies have drastically increased their rates, using our reform law as an excuse.

I recently heard from Charles, a small business owner from Plano, IL, who reported that his employees will see their premiums go up by an average of almost 28 percent next year.

And some folks will have to pay an arbitrary increase of 35 percent—even though their benefits haven't changed yet.

That is because a few big insurance companies have chosen to hike up their profits before our health reform law requires them to improve their services as well.

Now, there is nothing wrong with making an honest buck.

But these abusive increases will make it harder for ordinary folks and small businesses to get coverage in the short term.

There is no question that they violate the spirit of our reform law—so I believe we need to take action.

It is time to close this loophole, so big companies must compete with others in an open marketplace—and so they can be held accountable for unreasonable rate hikes.

That is why I am proud to support the Health Insurance Rate Authority Act.

This legislation would require insurance companies to justify major increases in their premiums—a power that already resides with regulators in a handful of States.

Our bill would merely bring similar regulatory authority to a national level, in response to numerous claims of abuse all across the country.

Mr. President, this wouldn't put insurers out of business or prevent them from making an honest profit, but it would increase transparency, restore accountability, and ensure that these corporations can remain solvent.

In my home State of Illinois, some insurers must already supply rate increase information to the State department of insurance.

But under current law, regulators are powerless to rein in obvious abuses when they occur.

And as a result, small business owners like Charles—and countless folks in the individual market—are held hostage to the same corporate agendas that led us to pass a health reform law in the first place.

This is unacceptable. We need to pass the Health Insurance Rate Authority Act, to keep insurance providers in check until the full effects of the new law have taken hold.

I would urge my colleagues to join with me in standing up to the insurance giants.

Let's give regulators the authority to approve or deny excessive rate hikes, so we can make sure every American can get a fair deal—starting today.

REMEMBERING DONALD J. RUHL

Mr. BARRASSO. Mr. President, this weekend, the citizens of Greybull, WY gather to dedicate a monument at the Donald J. Ruhl Memorial Cemetery. This monument is the culmination of the hopes, dreams and hard work of dozens of people in the community. A true American hero was laid to rest in their cemetery, and these committed individuals wanted his memory to be honored forever. Donald served our Nation during World War II as a marine. His bravery and ultimate sacrifice earned him our Nation's most distinguished recognition, the Medal of Honor.

Donald J. "Johnny" Ruhl, enlisted in the Marine Corps Reserve on September 12, 1942. Immediately going on active duty, the new recruit used his lifelong experience with firearms to qualify as a sharpshooter, and demonstrated his endurance by becoming a combat swimmer. Following his exemplary performance at boot camp, Private Ruhl volunteered for Parachute Training School. At the conclusion of this 5-week training, Ruhl was promoted to private first class and assigned to further training in New Caledonia.

He first saw combat at Bougainville, but it was his actions at Iwo Jima that truly demonstrated his heroism. In February 1945, Johnny departed from